

Remarks

1. Summary of Office Action

Claims 1, 2, and 9 were rejected under 35 U.S.C. 102(b) as being anticipated by Lebda et al. (U.S. 6,385,594). Claim 3 was rejected under 35 U.S.C. 103(a) as being obvious in view of the combination of Lebda and Lent (U.S. 6,324,524) and further, in view of Official Notice. Claim 4-8 and 10 were rejected as being obvious in view of the combination of Lebda and Lent (U.S. 6,324,524). Finally, Claims 1-10 were provisionally rejected as being unpatentable over the pending claims of U.S. Application No. 11/648,514.

2. Status of Application

The application has been rejected (non-final). All original claims 1-10 are pending and have not been amended except for the correction of a typographical error in Claim 1.

3. The Claimed Subject Matter

The invention is a method of matching a loan consumer with one or more lenders. As set out in Claim 1, once loan customers are matched to one or more lender in a database, a query is transmitted to one lender of the one or more lenders. When a response is received from the queried lender, remaining lenders are queried one at a time, i.e., in series as the claim requires. After the query process is finished, the loan customer is presented only with lenders who responded with an approval.

An aspect of the invention is the adaptation of the system to present a limited, predetermined amount of information to a consumer. New Claims 11 and 12 are directed to the embodiments of the invention designed to that end.

4. Response to Rejection of the Claims

a) Claims 1, 2, and 9 were rejected under 35 U.S.C. 102(b) as being anticipated by Lebda et al. (U.S. 6,385,594). Lebda, after filtering data with loan selection criteria provided by the lending institutions, transmits the data to a plurality of lending institutions (col. 3 lines 14-18). The Examiner also cited col. 5, lines 25-34, but this part

of Lebda confirms that the computer 100 selects a limited number of matched lending institutions and may send the application 115 to a fraction of those matching institutions. This is in contrast to the present invention, where data is transmitted in a serial fashion. In other words, in the present method, a query is transmitted to *a lender* of the one or more matched lenders, *a response is received from that one lender* based on the query, and *these steps are repeated after receiving a response from that lender*, so as to query any remaining lenders matched. Then, the loan customer is presented with only lenders who responded with an approval.

b) Claim 3 was rejected under 35 U.S.C. 103(a) as being obvious in view of the combination of Lebda and Lent (U.S. 6,324,524) and further, in view of Official Notice. Claim 4-8 and 10 were rejected as being obvious in view of the combination of Lebda and Lent (U.S. 6,324,524).

As noted above, Lebda lacks elements of independent Claim 1, and therefore lacks elements of the claims which depend therefrom. Lent does not supply the deficiencies of Lebda and neither does Official Notice as set out in the Action.

c) Claims 1-10 were provisionally rejected as being unpatentable over the pending claims of U.S. Application No. 11/648,514. When the Examiner indicates the allowance of any of the present claims, the Applicants will address this provisional rejection at that time.

5. Conclusion

Lebda does not show each and every limitation of Claim 1, and thus all of the claims, since the remainder of the claims depend from Claim 1. Therefore, Lebda cannot anticipate any of the claims.

Lebda combined with Lent (and Official Notice) do no supply or suggest all of the limitations of the pending claims (such as Claim 1 and thus all of the claims, since the remainder of the claims depend from Claim 1. Therefore, there is no *prima facie* case of

obviousness. The references do not suggest or supply any motivation to modify the deficient disclosures of Lebda and Lent to arrive at the limitations of the present claims, and thus, cannot render obvious the present claims.

Applicant respectfully requests favorable reconsideration and allowance of all of the pending claims. Should the Examiner wish to discuss this case with the undersigned, the Examiner is invited to call the undersigned at (312) 913-2147.

Respectfully submitted,

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